

EXHIBIT 3

Bank of America



Performance Plan & Evaluation Form

Performance Year 2003

Step One: Individual Performance Goals and Expectations						Step Two: Performance Results
Name: Steve Kincaid Officer Title: VP Job Title: Market Information Mgr I Band: 5			Review Period: Q1 2003 Review Completed By: Sheila Burroughs Direct Manager: Sheila Burroughs			
<p>Step One: INDIVIDUAL PERFORMANCE GOALS AND EXPECTATIONS</p> <p>Complete this section at the beginning of the performance management cycle and update as appropriate.</p> <p>Instructions: 1. Review your line of business and departmental performance plans. 2. Document your individual performance goals. Remember, your goals should follow the SMART format. Specific, Measurable, Agreed-Upon, Realistic, Tied to the Business. 3. Reference the Leadership Model, Success Profiles, Bank of America Spirit, and/or core values to identify relevant competencies and specific behaviors the associate is expected to demonstrate in order to achieve the agreed upon goals.</p>						<p>Update this section during periodic review sessions and complete for the annual performance review.</p> <p>Instructions: 1. Assess results by documenting specific examples of WHAT was accomplished for each goal. 2. Select a performance rating for each goal: (Exceeds Expectations, Meets Expectations, Does Not Meet Expectations, Too New To Rate). Use attachments, if necessary. 3. Complete Step Three, Part B, at the bottom of the form to document performance behaviors and competencies, significant accomplishments, a performance results rating, and a performance behaviors rating.</p>
Hoshin Reference #	Business Goal	Description	Metric How will success be measured?	Quarterly/Year-to-Date Status & Results	Rating	
1	Provide integrated view of customer sat and loyalty for the franchise	see attached Hoshin items 1.1 through 1.3		See attached	Does Not Meet Expectations	
2	Assist in development of appropriate measurements to support the Bank's customer satisfaction improvement efforts	see attached Hoshin items 2.1 through 2.4		See attached	Does Not Meet Expectations	
3	Provide strategic consulting for the business on customer satisfaction measurement	see attached Hoshin items 3.1 through 3.4		See attached	Does Not Meet Expectations	

Reference # (S.I. etc.)	Description	How will success be measured?	Results	Comments
1	Complete performance plan and individual development plan (with heavy emphasis on consulting skills)		Q1 coaching done	Meets Expectations
2	Provide ongoing coaching to peer and manager		Has not provided coaching	Does Not Meet Expectations
3	Continue to develop consulting role with internal business partners		Has made limited progress with select partners (see attached)	Does Not Meet Expectations

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Hoshin Reference # (S.I. etc.)	Business Goal	Description	Metric How will success be measured?	Quarterly/Year to Date Status & Results	Rating
2	Continue to gain efficiencies with vendors			Using approved vendors	Meets Expectations

Describe the relevant behaviors and competencies the associate is expected to demonstrate in order to achieve the agreed upon goals.
See attached

Complete this section at the beginning of the performance management cycle and update as appropriate.

Instructions: 1. Document 3-5 key competencies (behaviors, skills and/or traits) critical to success in your current role that are considered strengths as well as 3-5 critical behaviors that are currently considered development needs. 2. Document specific actions you will take to emphasize strengths and address development needs in your current role. 3. Document specific actions you will take to facilitate continued professional development in future roles.

Towering Strengths	Development Needs
◆ Statistical knowledge	◆ Consulting skills
◆ Experience in managing research projects	◆ Ability to influence bank's customer satisfaction strategy
◆	◆ Ability to apply strategic approach to all projects and create value beyond the tasks
◆	◆
◆	◆

Actions (State "what" and "how")	Due Date (State "when")	Progress Against Development Action
1.		

2.		
3.		
4.		
5.		
<i>(List up to five other actions to support the business goal. List the action, the due date, and the progress against the development action.)</i>		
Actions (State "what" and "how")	Due Date (State "when")	Progress Against Development Action
1.		
2.		
3.		
4.		
5.		

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Update this section during periodic review sessions and complete for the annual performance review.

Performance Behaviors and Competencies:

Assess relevant behaviors and competencies that contributed to the results achieved in meeting business goals defined above. Provide specific examples of "how" results were accomplished.

See attached

Additional Performance Comments:

Highlight significant accomplishments. Also note Bank of America Spirit awards, customer service/productivity recognition and leadership accomplishments.

See attached

PERFORMANCE RESULTS/STRATEGIC
Check what's working for step three - Part A
(List areas of strength for the employee in relation to the performance plan.)

Does Not Meet Expectations

PERFORMANCE BEHAVIOR RATING:	
1=below rating for needs met	3=part B
2=intermediate rating for needs met	4=part C
3=above rating for needs met	5=part D
4=exceptional rating for needs met	6=part E
5=above exceptional rating for needs met	7=part F

Does Not Meet Expectations

Associate's Signature: _____

Date: / /

Manager's Signature: _____

Date: / /

Steve Kincaid

2003 Customer Satisfaction Research Performance Plan		Q1 2003 Results	Metric
1. Provide integrated view of customer satisfaction and loyalty for the franchise	1.1. Provide accurate and insightful analysis of franchise wide data	1.1 Has not yet provided analysis across studies	1.1 # of unique analysis papers
	1.1.1. Integrate findings from all customer satisfaction studies, secondary sources, competitive intelligence, and brand information relating to customer satisfaction and loyalty to provide new learning for the company as a whole	1.2 Created project plan for Loyalty measure identification Completed qualitative phase of research	1.2 Loyalty measure defined and linked to financial results
1.2. Integrate loyalty measurement into customer satisfaction tracking and analysis	1.2.1. Integrate consistent loyalty measurement into tracking studies and standards	1.3 Developed project plan and began qualitative phase	1.3 Key drivers developed
	1.2.2. Quantify loyalty impact on financial outcomes	2.1 Accomplished in 2002	2.1 New BC incentive measure in place
1.3. Develop overall key drivers of retention and loyalty and integrate with drivers of satisfaction		2.2 Assisted in analysis of Card drivers	2.2 # of key driver studies outside of standard
2. Assist in the development of appropriate measurements to support the Bank's customer satisfaction improvement efforts	2.1. Assist in the transition to the new banking center incentive measure	2.3 Communicated new key driver standards to Marketing Research managers, Cust Delight COP, CRE analysts and CS&S analysts	2.3 # of customer sat studies outside of standard
	2.2. Assist in design and analysis of key driver identification studies	2.3.2 Consulted with CRE and BAI on application of key driver analysis Has not completed tracking document to determine gaps and transition plan for key driver analyses outside standard	2.4 # of new operational measures identified
2.3. Communicate and enforce customer satisfaction measurement standards to ensure the consistency that results in comparability	2.3.1. Modify standards as necessary to facilitate application of key drivers	2.4 Has not yet accomplished	
	2.3.2. Consult with research analysts to transition studies to meet standards	3.1 Has not yet accomplished	3 # of new insights/techniques recommended/applied
2.4. Assist business in moving from reliance on survey data to development of operational measures by assisting in the translation of CTQs into process measures		3.2 Has not yet accomplished	Library developed
3.		3.3 Has participated in meetings, but has not meaningfully influenced	
		3.4 Has not yet accomplished	

<p>4. Associate</p> <p>4.1. Complete performance plan and individual development plan (with heavy emphasis on consulting skills) and review quarterly with manager</p> <p>4.2. Provide ongoing coaching to peers and manager</p> <p>4.3. Continue to develop consulting role with internal business partners</p> <p>4.4. Grow consulting skills</p> <p>4.5. Identify training opportunities based on development needs and attend</p>	<p>4.1 Q1 review done</p> <p>4.2 Has not yet accomplished</p> <p>4.3 Has not yet accomplished; see attached</p> <p>4.4 Has not yet accomplished; see attached</p> <p>4.5 Has not yet accomplished</p>	<p>4.1 active performance plans</p>
<p>5. Shareholder</p> <p>5.1. Reduce cycle time in results delivery for Barometer and Banking Center Satisfaction results</p> <p>5.2. Continue to gain efficiencies with vendors</p>	<p>5.1 NA</p> <p>5.2 Has used approved vendors</p>	<p>5.1 # of days reduced</p> <p>5.2 \$ savings</p>